

<u>Patent</u>

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: LAWRENCE et al.

Application Serial No.: 09/812,627

Filing Date: March 20, 2001

For: AUTOMATED GLOBAL RISK

MANAGEMENT

Group Art Unit: 3624

Examiner: Subramanian, Narayanswamy

RCE and AMENDMENT/RESPONSE to the Final Office Action Mailed November 26, 2004

Attorney Docket No.: G08.124 (*Note New Docket Number*)

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I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on July 26, 2005.

Dated: July 26, 2005

Edith Martin

Mail Stop RCE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This is in response to the Final Office Action mailed November 26, 2004, and is filed in conjunction with a Request for Continued Examination and a Petition for an Extension of Time.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.